# Frequently Asked Questions

## WHAT IS ELS LOTTO?

ELS Lotto is an accessible, trusted website that makes it easy to safely play the World's biggest lottery jackpots for over **30 years** (since 1994). ELS Lotto works with official licensed Lottery retailers, acting as a lottery courier to bring Lottery draw-games to your computer and/or smartphone.

## IS ELS LOTTO RELIABLE?

Our service has been a 100% reliable for over **30 years**. You can view and manage your lottery tickets by logging into your personal account My ELS with your own password. Your lottery ticket shows, among other things, **your lucky numbers**, **date of purchase**, **number of draws**. This lottery ticket, including the confirmation you can download before the particular draw, is your; **proof of participation**.

## IS ELS LOTTO A GAMBLING WEBSITE?

No, ELS Lotto is not an online gaming company. ELS Lotto offers a unique lottery courier service for the ordering and management of lottery tickets. Any order placed by a customer is fulfilled from a official licensed lottery retailer.

Yes. We are an independent lottery courier service and are not affiliated with or endorsed by any lottery organisations or companies that manage products for which our services are employed. We make no claim of ownership regarding any intellectual property of any lottery organisation.

When ordering a lottery ticket through our services, you are placing an order for a lottery ticket and not purchasing a lottery ticket directly. We buy lottery tickets at licensed retailers in the jurisdiction where your order was placed in your name and on your behalf. Our service includes the purchase of your lottery tickets. Managing and placing a scan of your lottery tickets in your account My ELS and we transfer winnings commission free to your bank account.

We ensure strict adherence to lottery regulations for anyone wishing to order a lottery ticket. ELS Lotto's compliance protocols include:

A. Serving as a lottery courier for the ordering of lottery tickets from licensed retailers.

B. Requiring age-verification to ensure players are legally eligible to order lottery tickets.

C. We are committed to helping players play the lottery responsibly. For some, gambling of any type is or can become a problem. We've included tools to ensure a healthy, fun environment.

## IS IT SECURE? —

Yes. We act as an intermediary and technology partner to bring official lottery games to your computer and/or smartphone. Your lottery tickets are digitally tied to your identity and the physical ticket is kept in a secure location. Duplicate tracking of all tickets and orders in your personal account My ELS can be download which means no one can claim your ticket but you, and you can't lose it!

## HOW DOES IT WORK? —

ELS Lotto utilizes a simple and secure process:

1. Players load funds into their personal account My ELS and order lottery tickets through the site.

3. We will send a scan of your lottery ticket into your account establishes you as the sole and rightful owner.

4. Winning tickets up to € 500 are directly deposited into your personal account My ELS without fees or additional charges. For any win greater than € 500 we will notify you by email how to claim your winnings.

## UNTIL WHAT TIME CAN I ORDER MY LOTTERY TICKETS?

The closing time for processing your tickets depends on the lottery you have chosen. Below you will find the specific closing time for each lottery mentioned.

**Note:** Ticket(s) ordered after closing time will be processed for the next draw.

| Lottery | Lottery draw | Closing time | Location |
|---|---|---|---|
| Lotto (DE) | Wednesday | **17:30** (Europe - Berlin) | Germany |
| Lotto (DE) | Saturday | **18:30** (Europe - Berlin) | Germany |
| Eurojackpot (DE) | Tuesday - Friday | **18:30** (Europe - Berlin) | Germany |
| Euromillions (AT) | Tuesday - Friday | **18:00** (Europe - Vienna) | Austria |
| Euromillions (BE) | Tuesday - Friday | **19:30** (Europe - Brussels) | Belgium |
| Euromillions (IE) | Tuesday - Friday | **19:00** (Europe - Dublin) | Ireland |
| Euromillions (ES) | Tuesday - Friday | **20:00** (Europe - Madrid) | Spain |
| Bonoloto | Daily | **20:30** (Europe - Madrid) | Spain |

| | | | |
|---|---|---|---|
| El Gordo | Sunday | **20:30** (Europe - Madrid) | Spain |
| Loto (FR) | Monday - Wednesday - Saturday | **19:45** (Europe - Paris) | France |
| Lotto (UK) | Wednesday - Saturday | **19:00** (Europe - London) | United Kingdom |
| Superena Lotto | Tuesday - Thursday - Friday - Saturday | **19:00** (Europe - Rome) | Italy |
| Mega Millions (US) | Tuesday - Friday | **21:30** (US - Eastern) | United States |
| Powerball (US) | Monday - Wednesday - Saturday | **21:30** (US - Eastern) | United States |
| Lotto America | Monday - Wednesday - Saturday | **21:30** (US - Eastern) | United States |
| Lotto Florida | Wednesday - Saturday | **22:10** (US - Eastern) | United States |
| SuperLotto Plus | Wednesday - Saturday | **19:15** (US - Pacific) | United States |
| Powerball (AU) | Thursday | **19:00** (Australia - Sydney) | Australia |

## HOW DO I GET MY WINNINGS?

Winning tickets up to € 500 are deposited directly into your ELS Lotto account (My ELS), which players can then cash out to their bank accounts or play them again.

If your winnings are more than € 500 ELS Lotto will send you an official lottery pay out form that you must complete, sign and then send back to us to receive your prize. Euro Lottery Services will use this registration form and your lottery ticket to claim your prize. The lottery organisation will transfer the winnings directly to your bank account ore sends you a paycheque that has been issued in your name.

the jackpot winner [illegible] related Lottery Organisation requires it for a reason), you must personally collect the Winning Lottery Ticket from our office. We will arrange for one of our representatives to meet you at our offices (or another confirmed location of our choice) in the country of the Lottery Organisation ("Territory") and hand-deliver your Winning Lottery Ticket to you.

## WHAT IS A NATIONAL BANK CODE?

Besides the BIC/SWIFT code, a National Bank Code is mandatory for a number of countries:

An National Bank Code, otherwise known as a National Clearing Code or Routing Number, is an identification code used by banks to ensure accurate and secure money transfers.

National Bank Codes are required when transferring to bank accounts that don't have an International Bank Account Number (IBAN). National Clearing Codes are most often used when making transfers outside of the EU.

Countries that use a National Bank Code, among others, are:

| Land | National Bank Code | Name of National Bank Code |
|---|---|---|
| **Australia** | AU + 6 numbers | Australian Bank State Branch Code (BSB) |
| **Canada** | CC + 9 numbers | Canadian Payments Association Payment Routing Number |
| **China** | CN + 12 numbers | CNAPS Code |
| **Hong Kong** | HK + 6 numbers | Hong Kong National Clearing Code (CHATS) |
| **South Africa** | ZA + 6 numbers | South African Sort Code |
| **United States** | FW + 9 numbers | Fedwire Routing Number |

**How do you find your National bank code?**

## DOES ELS LOTTO TAKE A SHARE OF MY WINNINGS?

No. Your winnings are your own. ELS Lotto does not take any additional service cost from lottery wins.

## HOW DOES ELS LOTTO MAKES ITS MONEY?

ELS Lotto charges a small service fee for each lottery ticket you have purchased. This fee allows us to provide the convenience of managing your lottery ticket on your device, to keep the system running and improve the player experience. We never take a portion of your winnings.

## WHICH TAXES DO I HAVE TO PAY?

You are the only person responsible for paying all taxes related to the income you receive as a result of the prize money you earn. Gaming tax is paid on a prize won. With some lotteries this is levied in advance.

You also agree that the relevant lottery organisation can retain part of your winnings and, if necessary, transfer them on your behalf to the relevant tax authority.

For exact information we advise you to consult the website of the official lottery organisation. Also check the tax rules in the country where you live, in addition to the information we provide to you, local taxes may apply. The level of payment may differs per country.

**SuperEnalotto**

Any prize up to € 500 is tax free and fully credited to your personal account My ELS.
A government tax rate of 20% is applicable to price amounts above € 500.

**Bonoloto, El Gordo and La Primitiva (ES)**

Any prize up to € 40.000 is tax free and fully credited to your personal account My ELS.
A government tax rate of 20% is applicable to price amounts above € 40.000.

Any prize up to € 40.000 is tax free and fully credited to your personal account My ELS.
A government tax rate of 20% is applicable to Euromillions price amounts above € 40.000.
A government tax rate of 20% is applicable to Raffle price amounts above € 24.000.

**Mega Millions en Powerball (US)**

Any prize up to $5000 is tax free and fully credited to your personal account My ELS.

A government tax rate of 24% is applicable to price amounts over $5000.

**Players outside US (no U.S. Social Security Number)**
All winning Lottery tickets are subject to Income Tax. The Lottery withholds 24% of your winnings and if you don't have a U.S. Social Security Number the Lottery withholds 30% of your winnings.

## WHAT PROTECTIONS HAVE ELS LOTTO IN PLACE TO PREVENT IRRESPONSIBLE USE?

ELS Lotto is committed to a safe and responsible Lottery experience. Our website includes Tools to Play Responsibly section, which provides the following gaming controls to protect players and encourage responsible use:

- Spending Limits can be increased or lowered within the website. Once set, the limit may not be edited for seven days.

- Self-Exclusion allows players to suspend ticket ordering permanently or for a designated period of time.

- Gambling Help is accessible via the website for anyone with concerns or questions.

- Our website enforces monthly ordering limits to ensure safe and responsible gaming and player safety.

For more information on responsible use, visit the Problem Gambling website in your country. It provides a range of resources on responsible use.

## HOW DOES ELS LOTTO HELP NATIONAL LOTTERIES?

Increases Lottery revenues by engaging new individuals who may not be frequent Lottery players or those who might be more inclined to participate with the convenience of playing from there computer and/or phone.

## I HAVE NOT RECEIVED AN EMAIL FROM ELS LOTTO?

**How do I add an email address to my safe sender list?**

Sometimes email accounts (such as Outlook, Gmail, Yahoo, and others) mistakenly move messages into the wrong folder, such as spam or promotions folders, making you miss important updates and opportunities! To avoid missing important notifications, please take the following steps to confirm ELS Lotto emails will reach your inbox.

**Add an address as a safe sender contact**

Most email accounts provide a "safe sender" or "whitelist" option for trusted contacts in the address book.

To ensure that you receive emails from us, we recommend that you add info@els-lotto.com to your safe sender list, a process that is sometimes called "whitelisting."

**How to add a contact using common email providers**

To add a trusted contact in some of the most popular email accounts, take the following steps below.

**Mail (Apple iOS mobile devices)**

If Mail delivers a legitimate message to junk, you have two options:

- Teach Mail's filter to allow future messages.
    - Open the junk folder and find the message.
- Move the message into the inbox.
    - Add your From email to the address book. Open the message, and tap the From email address. Then tap Create New Contact to input the address in the contacts list.

**Apple Mail (desktop)**

If Apple Mail delivers a legitimate message to junk, you have two options:

- Teach Apple Mail's filter to allow future messages.
  - Open the junk folder and find the message.
- Move the message into the inbox.
  - Add your From email to the address book. Open the message, right-click the sender email address, and choose Add to Contacts.

For additional information about Apple Mail, visit the Apple Mail Support Page.

**Gmail (desktop and mobile)**

If Gmail delivers a legitimate message to spam, you have two options:

- Mark a received campaign as Not Spam.
  - Open the spam folder and click or tap the message. Click Not Spam.
- Add your From email to the address book.
  - Open the contact list, click or tap New Contact, and input the address.

For additional information about Gmail, visit the Gmail Support Page.

**Outlook (Desktop app)**

If Outlook delivers a legitimate message to junk, you have two options:

- Mark a received campaign as Not Junk.
  - Open the junk folder and click the message. Click Not Junk.
- Add your From email to the address book.
  - Open the message, right-click the sender name, and click Add to Contacts.

For additional information about Outlook, visit the Office Support Page.

**Outlook.com**

If Outlook.com delivers a legitimate message to junk, you have two options:

- Mark a received campaign as Not Junk.
  - Open the junk folder and right-click the message. Click Not Junk.
- Add your From email to the Safe Recipient list.
  - Click the gear icon, and choose Options. Click the Safe and Blocked Senders link, click Safe Senders, and input the message's From email address.

For additional information about Outlook.com, visit the Outlook.com Support Page.

**Yahoo Mail**

If Yahoo Mail delivers a legitimate message to spam, your have two options:

- Mark a received campaign as Not Spam.
  - Open spam folder, click the message, and click Not Spam.
- Add your From email address to the address book.
  - Open the message and click the Add to contacts button next to the From email address.

For additional information about Yahoo Mail, visit the Yahoo Support Page.

## Since 1994 - Your lottery courier service for over 30 years!

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Euro Lottery Services

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**Euro Lottery Services** and its associated brands have been operating for over **30 years** (since 1994).
We are an independent lottery courier service and are not affiliated with or endorsed by any lottery organisations or companies that manage products for which our services are employed. We make no claim of ownership regarding any intellectual property of any lottery organisation.

When ordering a lottery ticket through **our services**, you are placing an order for a lottery ticket and not purchasing a lottery ticket directly.
We buy lottery tickets physically at licensed retailers in the jurisdiction where your order was placed in your name and on your behalf. Our service includes the purchase of your lottery tickets. Managing and placing a scan of your lottery tickets in your account My ELS and we transfer winnings commission free to your bank account.

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